

Information to identify the case:

Debtor 1	<u>Gerald W. Doubt</u>	Social Security number or ITIN	xxx-xx-1688
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Angela M. Doubt</u>	Social Security number or ITIN	xxx-xx-1284
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-20049-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerald W. Doubt

Angela M. Doubt

1/16/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gerald W. Doubt
Angela M. Doubt
Debtors

Case No. 18-20049-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 16, 2024

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Gerald W. Doubt, Angela M. Doubt, 310 Penn Ave., Lyndora, PA 16045-1058
14754528	Allied Interstate, 300 Corporate Exchange, Columbus, OH 43218
14754532	+ Butler Hospital, c/o Penn Credit Corporation, PO Box 1259, Oaks, PA 19456-1259
14754534	+ Butler Surgery Center, c/o Collection Service Center, Inc., 106 North McKean St., PO Box 1623, Butler, PA 16003-1623
15426491	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14754546	+ NES Collection Agency, 2479 Edison Boulevard, Unit A, Twinsburg, OH 44087-2476
14754549	+ Premier Plastic Surgery Center, 14000 Perry Highway, Wexford, PA 15090-8491
14754551	+ RGS Collection Agency, 1700 Jay Ell Drive, Suite 200, Richardson, TX 75081-6788
14754550	+ Rezk Medical Supply Company, 115 South Main Street, Carrolltown, PA 15722-7206
14754552	+ Stearns Lending, PO Box 37628, Philadelphia, PA 19101-0628
14754553	+ The Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
14754555	+ The GM Card & HSBC & Capital One, PO Box 71107, Charlotte, NC 28272-1107

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 17 2024 08:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2024 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 17 2024 08:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2024 04:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jan 17 2024 08:57:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 17 2024 04:00:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14768907	EDI: GMACFS.COM	Jan 17 2024 08:57:00	Ally Auto, P.O. Box 380902, Minneapolis, MN 55438-0902
14921628	EDI: GMACFS.COM	Jan 17 2024 08:57:00	Ally Bank, PO Box 130424, Roseville MN

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			55113-0004
14754529	+ EDI: GMACFS.COM	Jan 17 2024 08:57:00	Ally Bank, PO Box 9001951, Louisville, KY 40290-1951
14754531	^ MEBN	Jan 17 2024 03:58:38	American Eagle Visa Card, c/o FMS Inc., PO Box 707600, Tulsa, OK 74170-7600
14754533	Email/Text: patientfinancialservices@butlerhealthsystem.org	Jan 17 2024 04:00:00	Butler Memorial Hospital, One Hospital Way, Butler, PA 16001
14754536	EDI: CAPITALONE.COM	Jan 17 2024 08:57:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14754539	EDI: CAPITALONE.COM	Jan 17 2024 08:57:00	Capital One Bank, PO Box 71087, Charlotte, NC 28272-1087
14754535	+ EDI: CAPITALONE.COM	Jan 17 2024 08:57:00	Capital One Bank, PO Box 71107, Charlotte, NC 28272-1107
14921251	Email/PDF: bncnotices@becket-lee.com	Jan 17 2024 04:08:23	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14754541	+ Email/Text: mediamanagers@clientservices.com	Jan 17 2024 04:00:00	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
14942551	EDI: DIRECTV.COM	Jan 17 2024 08:57:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14768920	EDI: DISCOVER	Jan 17 2024 08:57:00	Discover, P.O. Box 15192, Wilmington, DE 19850-5192
14911224	EDI: DISCOVER	Jan 17 2024 08:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14754542	Email/Text: BNSFS@capitalsvcs.com	Jan 17 2024 04:00:00	First Savings, PO Box 2509, Omaha, NE 68103-2509
15426492	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 17 2024 04:00:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14937280	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 17 2024 04:00:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14768922	+ EDI: SYNC	Jan 17 2024 08:57:00	Gap Card, P.O. Box 981064, El Paso, TX 79998-1064
14768923	EDI: HFC.COM	Jan 17 2024 08:57:00	HSBC Card, P.O. Box 17051, Baltimore, MD 21297-1051
14754540	EDI: JPMORGANCHASE	Jan 17 2024 08:57:00	Chase Bank, PO Box 1423, Charlotte, NC 28201
14754543	Email/Text: PBNCNotifications@peritussservices.com	Jan 17 2024 04:00:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14754544	+ EDI: SYNC	Jan 17 2024 08:57:00	Lowe's, c/o Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14754545	Email/Text: EBN@Mohela.com	Jan 17 2024 04:00:00	MOHELA, PO Box 105347, Atlanta, GA 30348-5347
14911618	Email/Text: EBN@Mohela.com	Jan 17 2024 04:00:00	U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
14754547	+ Email/Text: bnc@nordstrom.com	Jan 17 2024 04:00:28	Nordstroms, PO Box 6566, Englewood, CO 80155-6566
14755276	+ EDI: PRA.COM	Jan 17 2024 08:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14754548	+ EDI: SYNC	Jan 17 2024 08:57:00	Paypal, PO Box 105658, Atlanta, GA 30348-5658
14910250	+ Email/Text: ebnpeoples@grblaw.com	Jan 17 2024 04:00:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14946899	+ Email/Text: bncmail@w-legal.com		

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		Jan 17 2024 04:01:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14940038	+ EDI: AIS.COM	Jan 17 2024 08:57:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14754554	+ EDI: SYNC	Jan 17 2024 08:57:00	The Gap Card, c/o Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14768935	+ Email/Text: bankruptcydepartment@tsico.com	Jan 17 2024 04:01:00	Transworld System Inc., PO Box 15095, Wilmington, DE 19850-5095
14754557	^ MEBN	Jan 17 2024 03:58:43	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
14754556	^ MEBN	Jan 17 2024 03:58:11	UPMC, c/o Transworld Systems, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14942854	EDI: AIS.COM	Jan 17 2024 08:57:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14754559	^ MEBN	Jan 17 2024 03:58:38	Walmart & Synchrony Bank, c/o FMS Inc., PO Box 707600, Tulsa, OK 74170-7600

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14768906	*	Allied Interstate, 300 Corporate Exchange, Columbus, OH 43218
14768908	*	Ally Auto, P.O. Box 380902, Minneapolis, MN 55438-0902
14956993	*	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14754530	*+	Ally Bank, PO Box 9001951, Louisville, KY 40290-1951
14768909	*+	American Eagle Visa Card, c/o FMS Inc., PO Box 707600, Tulsa, OK 74170-7600
14768911	*P++	BUTLER HEALTH SYSTEM, ATTN BUTLER MEMORIAL HOSPITAL, ONE HOSPITAL WAY, BUTLER PA 16001-4670, address filed with court., Butler Memorial Hospital, One Hospital Way, Butler, PA 16001
14768910	*+	Butler Hospital, c/o Penn Credit Corporation, PO Box 1259, Oaks, PA 19456-1259
14768912	*+	Butler Surgery Center, c/o Collection Service Center, Inc., 106 North Mckean St., PO Box 1623, Butler, PA 16003-1623
14754537	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14754538	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14768914	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14768915	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14768916	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14768917	*	Capital One Bank, PO Box 71087, Charlotte, NC 28272-1087
14768913	*+	Capital One Bank, PO Box 71107, Charlotte, NC 28272-1107
14768919	*+	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
14768921	*P++	FIRST SAVINGS BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court., First Savings, PO Box 2509, Omaha, NE 68103-2509
14768918	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Bank, PO Box 1423, Charlotte, NC 28201
14768924	*	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14768925	*+	Lowe's, c/o Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14768926	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court., MOHELA, PO Box 105347, Atlanta, GA 30348-5347
14768927	*+	Nordstroms, PO Box 6566, Englewood, CO 80155-6566
14768928	*+	Paypal, PO Box 105658, Atlanta, GA 30348-5658
14768929	*+	Premier Plastic Surgery Center, 14000 Perry Highway, Wexford, PA 15090-8491
14768931	*+	RGS Collection Agency, 1700 Jay Ell Drive, Suite 200, Richardson, TX 75081-6788
14768930	*+	Rezk Medical Supply Company, 115 South Main Street, Carrolltown, PA 15722-7206
14768932	*+	Stearns Lending, PO Box 37628, Philadelphia, PA 19101-0628
14768933	*+	The Discover Card, PO Box 742655, Cincinnati, OH 45274-2655

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14768934	*+	The Gap Card, c/o Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14754558	*+	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
14768937	*+	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
14768938	*+	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
14768936	*+	UPMC, c/o Transworld Systems, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14768939	*+	Walmart & Synchrony Bank, c/o FMS Inc., PO Box 707600, Tulsa, OK 74170-7600

TOTAL: 0 Undeliverable, 37 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
George M Conway	on behalf of U.S. Trustee Office of the United States Trustee george.m.conway@usdoj.gov
Kenneth Steidl	on behalf of Joint Debtor Angela M. Doubt julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Gerald W. Doubt julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Angela M. Doubt julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Lauren M. Lamb	on behalf of Debtor Gerald W. Doubt julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Lois M. Vitti	on behalf of Creditor Freedom Mortgage Corporation nicole@vittilaw.com loismvitti@vittilaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,

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PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

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